and entry of multinationals and change in the import and export policy are some of the reasons; and

(d) how Government would ensure that sales tax and excise structure and increase in tariffs are not effected very frequently?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) No, Sir.

(b) and (c) A number of studies have been carried out at the behest of Govt. of India/Reserve Bank of India to examine various issues relating to flow of credit to industrial sector especially to SSI sector and guidelines have been issued to banks to enhance the credit flow based on their recommendations. There are numbers of factors, which lead to Non-performing assets in Industrial Sector. These *inter-alia* include deficiency in credit appraisal and supervision, Inefficient management of the unit financed, Non-viability or sickness of the unit due to change in technology demand pattern and other policy etc., Non-completion of project due to cost, time, overruns and other factors, such as non-availability of raw materials etc., Labour problems, Natural calamities, Environmental factors such as pollution control, ecological damage etc.

(d) It has been the continued endeavour of the Govt. to formulate tax policies which streamlines the systems rather than hampering it. All policy changes are carried out after due consideration and detailed deliberations.

Kisan credit cards to farmers

†1963. SHRI LAXMINARAYAN SHARMA: Will the Minister of FINANCE be pleased to state:

(a) the credit cards issued to farmers in the country from the year 2001 to 2004, State-wise/Year-wise;

(b) whether separate targets have been set for each State for the operation of these credit cards alongwith the number of credit cards issued *vis-a-vis* the target; and

(c) the names of the State, which have failed in achieving the target alongwith the reasons for slow progress there and what are the reasons

†Original notice of the question was received in Hindi.

for not issuing the Kisan Credit Cards in accordance with the target and what action is being taken to achieve the target?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (c) The information is being collected and will be laid on the Table of the House.

Policy on duty on import of antiques

1964. SHRI RAJEEV SHUKLA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that no Government policy or guidelines exist today with regard to duty and tax free import of antiques, relics and items of national treasure, which belonged to India in first place and were exported thereafter;

(b) if so, whether there is any proposal to be put in place for such a policy;

(c) if so, the details thereof; and

(d) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (c) Under the present government policy, antiques and works of art imported for exhibition in a public museum or in a national institute are fully exempt from customs duties. As regards relics and items of national treasure, there is no specific exemption at present. However, if such items qualify to be treated as antiques, they will also be eligible for exemption subject to condition specified above.

(d) Does not arise in view of (a) to (c) above.

Pending cases in courts for recovery of dues

1965. SHRI CHO S. RAMASWAMY: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that a large number of cases are pending in various courts and tribunals for recovery of Income Tax Central Excise and Customs duty;